

there was no impact upon the coverage of the employees. So the wording is such that the insurer is liable for the full amount of medical coverage and that the deductible is an issue between the employer and his insurance carrier, that it does not impact what is due or incurred by an employee under workers' compensation plan. An insurance company is not required to offer this deductible if they find, upon investigation, that an employer might not be financially liable for that amount of deductible, that is that they wouldn't be able to come up with the 500, the 2,000, 2,500 dollars to pay their share of the medical cost of the employee. The person who is employed by a policyholder which chooses to exercise the option shall not be required to pay any of the deductible amount, and in no way shall the employee's coverage be impacted in any way by an employer's use of this deductible. So that, then, is the committee amendment. It provides for an increase in weekly compensation of \$10 this year, \$10 next year, and folds into 313 LB 986, which provides a deductible for employers to help them through the crisis of the drastically increased premiums. I would share with you that the business community and labor interests tended to their business and labored rather intensively over a period of some months to find a mutually agreeable ground that they could both support in 313. The business community wanted no increase. They felt with the increased medical costs, that those costs were all they could bear. The representative of labor wanted 313 as originally written with the \$290 maximum. This is a compromise proposal that was agreed upon by several people. No one gets what they want but it does allow coverage of a portion of the salary for those people who are unable to work because of work-related injuries. For a single worker, the committee amendments would provide that their weekly income would be about the same, their net take-home dollars would be about the same, for anyone single with no exemptions beyond that, that earn from a little less than 21,000, 20 thousand, 800 and some dollars back down the wage scale. Certainly, every employee would be affected differently depending upon his individual status. Sometimes mention is made of average weekly wage. The average weekly wage in Nebraska figures out to be about \$17,000, a little over that, per year on the most recently available information, which is something like \$327 a week, and when you deduct from that income tax, social security, the other deductions for a single employee, you will find that the committee amendments will almost replace what would be a normal take-home pay for those people. With that then, I would answer any questions. Thank